

JFC
PATENT

ATTORNEY DOCKET: 72167.000253

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/728,340 Confirmation No.:
Applicant : Tom Vicknair
Filed : December 1, 2000
Title : ELECTRONIC CHECK PRESENTMENT SYSTEM AND
METHOD HAVING AN ITEM SEQUENCE CAPABILITY
TC/Art Unit : 3628
Examiner: : Harish T. Dass

Docket No. : 72167.000253
Customer No. : 21967

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

In accordance with 37 C.F.R. § 1.98(a)(2)(ii), copies of cited U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371, are not being provided.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not

Submission of Information Disclosure Statement
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to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 *O.G.* 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action and within three months of the filing date of the application. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

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Application No. 09/728,340

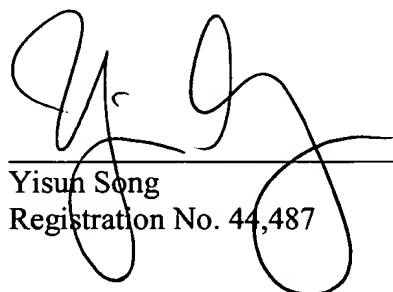
In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: May 23, 2005

By:



Yisun Song
Registration No. 44,487

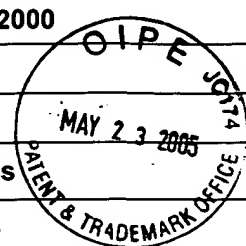
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STATEMENT BY APPLICANT**

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First Named Inventor	Tom Vicknair
Art Unit	3628
Examiner Name	Harish T. Dass
Attorney Docket Number	72167.000253



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U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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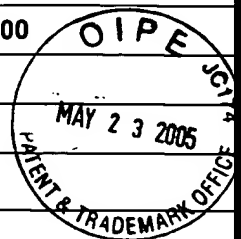
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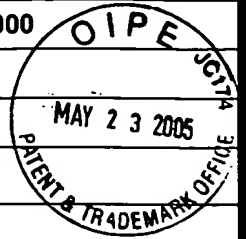
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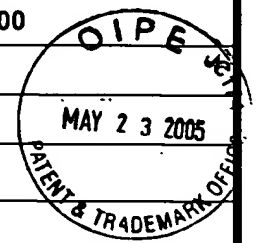
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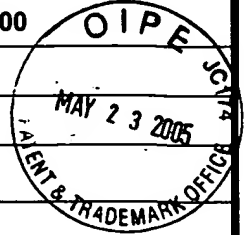
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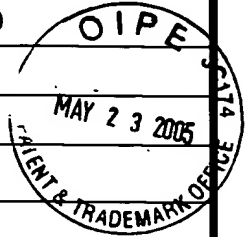
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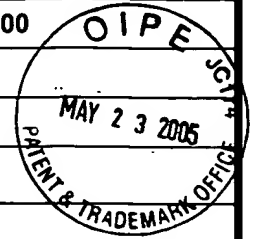
Tom Vicknair

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Harish T. Dass



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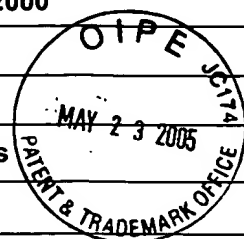
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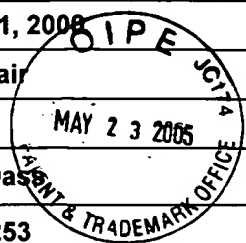
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**INFORMATION DISCLOSURE
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Application Number	09/728,340
Filing Date	December 1, 2000
First Named Inventor	Tom Vicknair
Art Unit	3628
Examiner Name	Harish T. Dass



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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US- 6129273	10/10/2000	Shah, Dinesh V.	
		US- 6138118	10/24/2000	Koppstein et al.	
		US- 6144946	11/07/2000	Iwamura, Keiichi	
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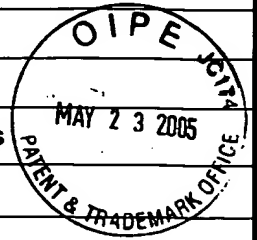
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*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
		WO	02/063432	08/15/2002	Talbert, V.		<input type="checkbox"/>	<input type="checkbox"/>
		WO	91/16691	10/31/1991	Jones et al.		<input type="checkbox"/>	<input type="checkbox"/>
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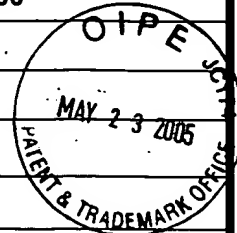
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			YES	NO
	1.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
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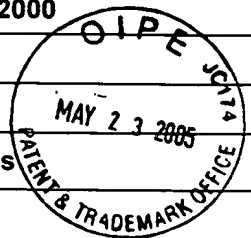
Filing Date December 1, 2000

First Named Inventor Tom Vicknair

Art Unit 3628

Examiner Name Harish T. Dass

Attorney Docket Number 72167.000253



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			YES	NO
	11.	PNCBANK, Today's Issues in Treasury Management, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, www.treasury.pncbank.com, 6 pages		
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	13.	Gregory Zuckerman, The Wall Street Journal Online, June 12, 2002, The Hedge-Fund Craze, 17 pages		
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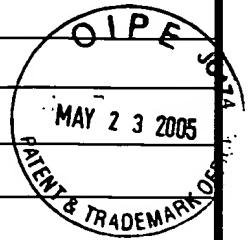
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